

K Dollar Program Terms and Conditions

1. K Dollar Program

1.1 K Dollar Program (“KDP”) is a loyalty program that is managed and operated by Missions Points Network Company Limited (“MPNCL”) and is governed by the terms and conditions set out herein (“Terms and Conditions”).

1.2 The submission of an application for Membership to the KDP is deemed to be an acceptance of these Terms and Conditions.

1.3 Upon becoming a Member of the KDP, the Member shall be deemed to have agreed to and be bound by these Terms and Conditions.

2. Definition

2.1 e-Membership Card means an electronic Membership card issued to a Member for enjoyment of the Rewards.

2.2 Fraud means fraud, dishonesty and deceit including but not limited to:

1. Providing false documents or information;
2. Knowingly supplying incorrect information to accrue K Points and/or K Dollars;
3. Altering documents to accrue K Points and/or K Dollars;
4. Attempting to accrue K Points and/or K Dollars by any person other than the Member;
5. Selling, bartering and/or purchasing K Points and/or K Dollars including attempting to sell or transfer K Points and/or K Dollars by means of internet based sales or auctions;
or
6. Knowingly benefiting from the Fraud or Misconduct of another Member or individual.

2.3 Hong Kong means the Hong Kong Special Administrative Region of the People’s Republic of China.

2.4 K Dollar means the reward converted from K Points which can be used at designated Participating Partners and/or Participating Merchants. Each K Dollar is converted from every 250 K Points.

2.5 K Point(s) means the point(s) granted to Members by MPNCL under the KDP.

2.6 KDP Website means any website, webpage, online platform or other channel designated by MPNCL from time to time.

2.7 Member means a person admitted by MPNCL to be a Member under the KDP, subject to such terms and conditions as MPNCL may think fit and the term “Membership” shall be construed accordingly.

2.8 Misconduct means wrongdoing and improper behaviour including but not limited to:

1. Enrolling for duplicate Membership;
2. Failure to comply with these Terms and Conditions and/or the terms and conditions of Participating Partners/ Participating Merchants (as amended from time to time);
3. Inappropriate behaviour in dealing with the staff of the KDP or the staff of any Participating Partner and/or Participating Merchant;
4. Inappropriate behaviour whilst using any KDP log-in or related channels, websites or applications; or
5. Attempting to obtain K Points, K Dollars and/or Rewards by Fraud.

2.9 Mobile App means the mobile application(s), mini program(s), digital platform(s) or other channel(s) designated by MPNCL from time to time through which functions and services relating to KDP, K Points, K Dollars and/or Rewards may be accessed, administered or used by the Members.

2.10 MPNCL means Missions Points Network Company Limited, a company incorporated in Hong Kong with registered office at 30/F, New World Tower, 16-18 Queen's Road Central, Hong Kong.

2.11 Participating Merchant means any tenants, shops, stores, branches, merchants, websites, mobile apps or any other channels designated by Participating Partners at which Members may earn K Points and/or use K Dollars. A full list of Participating

Merchants is available at KDP Website or Mobile App and may be varied and updated by MPNCL and/or Participating Partners from time to time without any prior notice.

2.12 Participating Partner means a business with whom MPNCL has made arrangements for Members to earn K Points and/or use K Dollars. A full list of Participating Partners is available at KDP Website or Mobile App and may be varied and updated by MPNCL from time to time without any prior notice.

2.13 Reward means any products, services, benefits, privileges, promotions, offers, rewards or the like offered or to be offered to Members by MPNCL or any third parties (including but not limited to Participating Partners/ Participating Merchants) from time to time.

2.14 A reference to one gender includes a reference to all genders.

2.15 Words in the singular includes the plural and vice versa.

3. Eligibility and Membership

3.1 Any individual aged 12 or above is eligible to apply for Membership. Minors (i.e. individuals under the age of 18) require the consent of a parent or legal guardian to join the KDP. By accepting these Terms and Conditions, the minor confirms that he has obtained consent from his parent or legal guardian.

3.2 Membership has lifetime validity period unless terminated pursuant to these Terms and Conditions.

3.3 The registered name for Membership shall be the same as the applicant's name in his official identity document and MPNCL shall have the right to seek verification from the applicant. Each individual is only entitled to have one (1) Membership account at any given time.

3.4 Approval of application for Membership and grant of the Membership shall be at the sole and absolute discretion of MPNCL. MPNCL may refuse to approve and grant any Membership without giving any reason.

3.5 Membership and the e-Membership Card are non-transferable and non-assignable and may only be used or enjoyed by that individual Member to whom the Membership and the e-Membership Card are granted or issued.

3.6 MPNCL may at any time without prior notice review the criteria for eligibility to the Membership.

3.7 MPNCL is entitled to modify the structure, benefits, contents and other features of the KDP, including but not limited to the Mobile App, bonus K Points, conversion and expiration of K Points and/or K Dollars, these Terms and Conditions, joining programs of or having arrangements with new or other programs and termination of the KDP, at any time without prior notice. Although MPNCL will use reasonable efforts to notify Members of material changes to the KDP and/or to these Terms and Conditions, it is the responsibility of Members to keep themselves up to date in respect of the KDP and these Terms and Conditions. Any earning of K Point and/or using of K Dollar by a Member will be deemed as acceptance of any such modification. MPNCL will not be liable for any loss or damage resulting from any modifications to the KDP, including but not limited to these Terms and Conditions.

3.8 Each Member will be assigned a Membership account. Member must ensure that his Membership account details including but not limited to the password, Membership number, as well as any QR codes generated representing K Dollars and/or his Membership are kept confidential and are not disclosed to any parties. Member is fully responsible for any use of his Membership account by any persons and MPNCL shall not be liable in the event that a third person obtains access to a Member's account to make transactions, whether with or without authority of the Member.

3.9 MPNCL shall have the right to audit a Member's account at any time without prior notice to the Member to ensure compliance with these Terms and Conditions, any terms and conditions of the Participating Partners/ Participating Merchants, and any other applicable rules, regulations or terms and conditions. During the course of an

audit, a Member's account may be temporarily suspended and a Member may not be permitted to access his account nor perform any transactions.

Bundled Membership with certain Participating Partners

3.10 Members may be required to register for, maintain and link memberships of designated Participating Partners and/or use designated Mobile App(s), KDP Website(s) or other channel(s) in order to access, manage or use certain KDP functions, services, benefits, K Points, K Dollars or Rewards through designated Mobile App, Website or digital channels. Where such linking, registration or verification requirements are not satisfied, the relevant KDP functions may be unavailable. The additional membership registration requirements and designated channels set out herein apply to, including but not limited to, the following functions. MPNCL may amend, update or modify such functions from time to time without prior notice.

Functionality	Additional Membership Registration Requirement	Designated Channels
Earn and use K Dollars at designated Participating Merchants including but not limited to K11 MUSEA and K11 Art Mall.	KLUB 11	K11 HK Mobile App
Upload receipt for spending registration		
Access and view KDP account	KLUB 11 or New World Club	K11 HK Mobile App, Artisanal Living Mobile App
Access, manage and use K Dollar Gift Cards		
Manage and enrol payment card		
Point Conversion		

3.11 Members may also be required by Participating Merchants to register for additional membership in order to earn K Points and/or use K Dollars.

3.12 For earning K Points at Participating Partners and/or Participating Merchants that require additional membership registration, K Points will only be credited: (i) if Members complete the registration process prior to the purchase of any goods or services at the

relevant Participating Partners and/or Participating Merchants; and (ii) subject to meeting all requirements and procedures as may be specified by the Participating Partners and/or Participating Merchants in relation thereto, if applicable.

3.13 For Participating Partners that require additional membership registration prior to earning K Points and/or using K Dollars, such membership registration can be done via the Mobile App, the websites of Participating Partners or any other platforms specified by Participating Partners from time to time. Upon registration, Members shall be bound by the terms and conditions of such Participating Partner. Please refer to Participating Partners' respective websites for their terms and conditions and personal information collection statements.

4. Enrolment

4.1 Individuals can apply to be a Member of the KDP via the Mobile App or any other platforms specified by MPNCL from time to time through completing an application form. Upon successful registration, the individual will receive an email confirmation.

4.2 Each mobile number can only be registered by one (1) Member. Any duplicate registration of the same mobile number will not be accepted. If a Member has changed his mobile number, the Member must forthwith update such information with MPNCL by contacting the customer service of KDP via:

- Email: enquiry@k-dollar.com

4.3 If a Member holds a membership under any of Participating Partners referred to under Clause 3.10 above, Member shall register for Membership with the same mobile number used for registration for membership of those Participating Partners.

5. E-membership Card

5.1 MPNCL will issue an e-Membership Card to a Member upon his successful application for Membership via the Mobile App or any other mobile apps or websites as may be specified by MPNCL from time to time. MPNCL, Participating Partners and/or Participating Merchants are entitled to request a Member to present his e-Membership Card when he claims for any Rewards or makes any request in relation to his Membership, the e-Membership Card, the K Points, the K Dollars and/or the Rewards.

5.2 Without prejudice to the right of MPNCL to seek verification under Clause 3.3, MPNCL, Participating Partners and/or Participating Merchants are entitled to assume without proof that the bearer of an e-Membership Card is the Member named thereon.

6. K Points and K Dollars

Earning K Points

6.1 K Points will only be recorded upon the acceptance of a Membership application and approval of Membership status.

6.2 Once the Membership account is activated, Members may, subject to these Terms and Conditions, use the e-Membership Card to earn K Points based on his eligible spending at, or according to the requirements or criteria as may be specified by and applicable to, any Participating Partner/ Participating Merchant.

6.3 Unless otherwise specified by the Participating Partners/ Participating Merchants, Members will earn one (1) K Point for every HKD1 spent on the purchase of any goods or services at a Participating Partner/ Participating Merchant. Please check Mobile App for the terms and conditions of the applicable Participating Partners/ Participating Merchants for K Points earning.

6.4 MPNCL and/or the Participating Partners/ Participating Merchants may run promotions from time to time by offering bonus K Points. Qualification for such bonus K Points is subject to the terms and conditions of each individual promotion.

6.5 To earn K Points, a Member shall present his e-Membership Card or provide his Membership number at the point of purchase. Participating Partners/ Participating Merchants may require Members to follow different procedures to earn K Points, including but not limited to scanning of receipts or registering for further membership with the individual Participating Partner. Please refer to the terms and conditions of the applicable Participating Partners/ Participating Merchants for K Points earning. For the avoidance of doubt, Members may not use sales receipts, electronic payment slips or

other purchasing information/ document of any other individuals for his own K Points earning.

6.6 Only certain transactions with Participating Partners/ Participating Merchants are eligible to earn K Points. These are outlined in the Mobile App and/or the websites of Participating Partners, and may be updated from time to time or specifically published by MPNCL and/or Participating Partners.

6.7 The processing time for K Points to be credited to a Member's account may take up to sixty (60) working days from the date of the transaction. The processing time may vary depending on the Participating Partners/ Participating Merchants and the type of transactions. For details, please contact the Participating Partner/ Participating Merchant directly or refer to the timeframe as may be specified within the terms and conditions of the respective Participating Partner/ Participating Merchant.

6.8 K Points are subject to expiry date, which falls on 31 March, 30 June, 30 September and 31 December of every calendar year as follows:

K Points earned from:	K Points Expiry Date:
1 January to 31 March in a year	31 March in the immediate following year
1 April to 30 June in a year	30 June in the immediate following year
1 July to 30 September in a year	30 September in the immediate following year
1 October to 31 December in a year	31 December in the immediate following year

For example, if 10 K Points and 25 K Points of a Member are respectively earned on 1 January 2026 and 31 December 2026, the corresponding expiry dates of the 10 K Points and 25 K Points will be 31 March 2027 and 31 December 2027.

The expiry dates of the K Points are shown in the Mobile App. MPNCL shall have the right to shorten or extend the expiry period of K Points with or without notice to a Member.

6.9 Unless otherwise specified, the bonus K Points are subject to the expiry dates stated in Clause 6.8 above. Please refer to the terms and conditions of each individual promotion and/or the relevant Participating Partners/ Participating Merchants for expiry dates of the bonus K Points.

6.10 A Member shall forthwith inform MPNCL and/or the relevant Participating Partner(s) of any transactions where K Points have been earned but such transaction is subsequently cancelled, refunded or reversed for whatever reasons. In such circumstances, or if Member fails to inform MPNCL and/or the relevant Participating Partner(s) but it has come to the knowledge of MPNCL of those cancelled, refunded or reversed transaction(s), MPNCL shall be entitled to cancel or deduct the K Points earned from the said transaction(s) from the Member's account (including any bonus K Points earned from the said transaction(s) during any promotion event as may be in place from time to time).

6.11 MPNCL is entitled to cancel or deduct the K Points of any Member if such K Points were credited to the Member's account incorrectly, or not in accordance with, or in breach of, these Terms and Conditions or the terms and conditions of Participating Partners/ Participating Merchants, at any time, with or without notice to a Member.

6.12 If a Member does not report any inaccuracies or error on K Points to MPNCL within fourteen (14) days from the date the K Points are credited, the Member shall be deemed to have agreed to the accuracy of the K Points on the transaction record specified in his Mobile App, and shall have no right to appeal against the accuracy of the K Points whatsoever.

6.13 A Member agrees that the records of MPNCL as to the number of K Points earned by a Member are final and conclusive.

Using K Dollars

6.14 Every 250 K Points can be converted into 1 K Dollar, and each K Dollar can be used as HKD1 instant cash to be spent in a transaction at the designated Participating Partner and/or Participating Merchant.

6.15 MPNCL is entitled to adjust the K Dollar conversion rate at any time without any prior notice and/or to restrict or limit the number of K Dollars a Member can use for each transaction.

6.16 Members shall use at least 10 K Dollars in one (1) single transaction. K Points with the earliest expiry dates will be used first.

6.17 Participating Partners/ Participating Merchants may specify a maximum number of K Dollars which may be used by a Member in each transaction from time to time. Please refer to the Mobile App for the specific requirements.

6.18 Members can use K Dollars to redeem Rewards offered by Participating Partners/ Participating Merchants. The number of K Dollars required for redemption of each Reward will be specified by Participating Partners/ Participating Merchants. For redemption of the Rewards, Members shall be bound by the terms and conditions applicable to the Rewards in addition to these Terms and Conditions.

6.19 To use K Dollars, Members are required to present the QR code representing K Dollars to Participating Partners and/or Participating Merchants. Procedures for using K Dollars may vary depending on the Participating Partners/ Participating Merchants. Please refer to the terms and conditions of the applicable Participating Partners/ Participating Merchants for using K Dollars. Members who wish to use K Dollars at such Participating Partners/ Participating Merchants agree to be bound by the applicable procedures.

6.20 Once K Dollars are used, the relevant K Points/ K Dollars will be deducted from and shown in the Member's account.

6.21 If a Member makes any transaction using K Dollars (whether in full or in part), such transaction cannot be refunded under any circumstances.

6.22 K Dollars cannot be exchanged for cash and may not be sold, purchased or transferred to any other Member or individual. Used K Dollars cannot be reversed to K Points or be refunded under any circumstances.

6.23 If a Member has already used K Dollars but it transpires that the Member did not have sufficient K Points or K Dollars for such purpose for whatever reasons, the Member shall compensate MPNCL for any loss or damage suffered by MPNCL.

6.24 A Member agrees that the records of MPNCL as to the number of K Dollars used by a Member are final and conclusive.

7. Termination or Suspension of Membership

7.1 Members may terminate their Membership at any time by giving written notice to MPNCL.

7.2 MPNCL is entitled to forthwith terminate or suspend the Membership of any Member in case the Member breaches any of these Terms and Conditions or does not comply with the instructions of MPNCL. In addition, MPNCL shall have the right to forthwith terminate or suspend the Membership of any Member at any time at the sole and absolute discretion of MPNCL without any reasons or compensation. MPNCL shall not be liable for any loss or damage resulting therefrom suffered by any party under any circumstances.

7.3 MPNCL is entitled to cancel all unused K Points and/or K Dollars of a Member forthwith upon termination of his Membership for whatsoever reasons without any compensation.

7.4 Termination of Membership for whatsoever reasons shall not prejudice any accrued rights and remedies of MPNCL, the Participating Partners, and/or the Participating Merchants as at the date of termination.

7.5 If there is any misuse of the e-Membership Cards, QR codes, Membership accounts, K Points/ K Dollars and/or Rewards, including but not limited to Fraud and/or Misconduct by a Member, MPNCL and/or Participating Partners and/or Participating Merchants shall have the right to terminate or suspend the Membership or withdraw the K Points/ K Dollars and/or Rewards from the Member without prejudice to any accrued

rights and remedies of MPNCL and/or Participating Partners and/or Participating Merchants against the Member.

7.6 Upon death of a Member, his Membership account shall be closed and all unused K Points and/or K Dollars (if any) shall be cancelled by MPNCL without any compensation.

7.7 If a Member has earned K Points, used K Dollars and/or redeemed Rewards for himself through Fraud and/or Misconduct, the Member shall, without limitation, be liable to MPNCL, Participating Partners and/or Participating Merchants for the K Points/ K Dollars and/or the full price of the Rewards or other goods or services obtained, together with all costs and damage incurred or suffered by MPNCL, Participating Partners and/or Participating Merchants as a result thereof.

8. Disclaimers and Exclusion of Liabilities

8.1 MPNCL and/or Participating Partners and/or Participating Merchants shall not be liable to Members for any direct, indirect or consequential loss, damage or expense of any kind whatsoever arising out of or in connection with the KDP (including but not limited to the refusal by MPNCL, Participating Partners and/or Participating Merchants to allow any Member to earn K Points or use K Dollars for any particular transaction, or to provide Rewards or accept the use of any Rewards). Such exclusion of liability applies whether the loss, damage or expense is caused by negligence or otherwise, and whether MPNCL, Participating Partners, and/or Participating Merchants have any control over the circumstances giving rise to the claim or not.

8.2 All liability, if any, on the part of MPNCL, its employees, affiliates, agents, suppliers and partner organizations as set out in these Terms and Conditions, expressed or implied by statute or otherwise, are hereby excluded to the fullest extent permitted by law. Without prejudice to the foregoing, the maximum liability of MPNCL to any Member shall not exceed HKD100 in aggregate in any event.

8.3 A Member is hereby deemed to have read, understood and agreed to these Terms and Conditions, and confirms that he has not relied on any statement, representation, assurance or warranty made by MPNCL and shall waive all of his rights, if any, against MPNCL in relation thereof.

8.4 Without prejudice to Clause 8.3 hereinabove, MPNCL does not give any warranty for the quality or fitness of any of the Rewards and accepts no responsibility in respect of the following:

1. Refusal by MPNCL, any Participating Partners and/or any Participating Merchants to offer Rewards, accept e-Membership Card or any QR code, credit any K Point or accept any K Dollar in respect of any transactions;
2. Unavailability of any of the Rewards; and
3. Refusal of replacement or change of any of the Rewards or compensation or reward thereof by MPNCL, any Participating Partners and/or any Participating Merchants.

8.5 MPNCL shall not be liable for any loss arising from the failure by Participating Partners and/or Participating Merchants to provide any products, services, K Points or Rewards. Where a Member uses the services provided by a Participating Partner and/or Participating Merchant, their terms and conditions shall apply in addition to these Terms and Conditions and MPNCL shall not be liable for any loss arising therefrom.

8.6 In case of any disputes between Member and any Participating Partners and/or Participating Merchants, the parties shall resolve the disputes amongst themselves. MPNCL shall have the right not to be involved in the dispute and the exercise of such right by MPNCL shall not prejudice any rights of MPNCL under these Terms and Conditions.

8.7 Participating Partners and/or Participating Merchants may impose additional terms and conditions in respect of the Rewards available to Members. Members agree to be bound by such additional terms and conditions in respect of the Rewards.

8.8 All terms expressed or implied by statute or otherwise on the part of MPNCL, Participating Partners and/or Participating Merchants are hereby excluded to the fullest extent permitted by law. For the avoidance of any doubt, nothing in these Terms and Conditions shall exclude liability for death or personal injury caused by negligence.

9. General Conditions

9.1 MPNCL shall deal with all personal data in accordance with the Personal Data (Privacy) Ordinance of the laws of Hong Kong. Please refer to MPNCL's [Privacy Policy Statement of MPNCL](#) and Personal Information Collection Statement which set forth MPNCL's policies for the collection, usage and disclosure of personal data.

9.2 The use of the KDP Website and the Mobile App is governed by the applicable terms and conditions and the Privacy Policy Statements of the KDP Website and the Mobile App.

9.3 MPNCL shall have the right and discretion to amend, delete, modify and/or vary any of these Terms and Conditions, including but not limited to imposing additional terms in respect of the Membership, the e-Membership Card, K Points, K Dollars, Rewards and other matters in relation to the KDP from time to time without prior notice. Should there be any inconsistencies between these Terms and Conditions and those additional terms and conditions, those additional terms and conditions shall prevail.

9.4 MPNCL is entitled to transfer, assign, charge, sub-contract or otherwise dispose of any of the rights or obligations under these Terms and Conditions and the KDP on such terms and conditions as MPNCL may at its sole and absolute discretion think fit at any time without any prior notice to Member.

9.5 MPNCL is entitled to amend, suspend and terminate the KDP at any time without any prior notice, reasons or compensation. MPNCL shall not be liable for any loss or damage resulting therefrom by any party in any event.

9.6 Any failure to enforce a particular term herein by MPNCL does not constitute a waiver of that term.

9.7 All parties agreeing to these Terms and Conditions do not intend that any term of these Terms and Conditions should be enforceable or enjoyed, by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong), by any entity or person who is not a party to these Terms and Conditions. The consent of any entity or person who is not a party to these Terms and Conditions is not required to rescind or vary these Terms and Conditions.

9.8 MPNCL has the right to interpret these Terms and Conditions and its interpretation shall be final and binding on all parties concerned.

9.9 The Chinese version of these Terms and Conditions is provided for reference only. In the event of any discrepancy between the English version and the Chinese version, the English version shall prevail.

9.10 These Terms and Conditions shall be governed by the laws of Hong Kong and any disputes arising from, out of or in relation to them, shall be subject to the exclusive jurisdiction of the Hong Kong courts.

With effect from 1 September 2026